

In re:
Andrew B Gardner
Kelly A. Gardner
Debtors

Case No. 19-13704-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 14, 2021

User: admin
Form ID: pdf900

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Andrew B Gardner, Kelly A. Gardner, 3540 Conrad Street, Philadelphia, PA 19129-1639
14618034	+ Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen VA 23059-4577
14341384	+ Citizens Bank, N.A. s/b/m Citizens Bank of Pennsylv, c/p Mary F. Kennedy, Esquire, 1310 Industrial Boulevard, 1st Floor, Suite 101, Southampton, PA 18966-4030
14342797	+ Citizens Bank, N.A. s/b/m to, Citizens Bank of Pennsylvania, 10561 Telegraph Road, Glen Allen, VA 23059-4577
14338851	+ DITECH FINANCIAL LLC F/K/A GREEN TREE SE, 3000 BAYPORT DR, SUITE 880, Tampa, FL 33607-8409
14344587	+ Ditech Financial LLC, c/o Kevin G McDonald, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, Pa 19106-1541
14338852	+ Gregory Javardian, Esquire, 1310 Industrial Blvd., 1st Floor, Suite 101, Southampton, PA 18966-4030
14338854	+ KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14452037	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
14599830	+ NewRez LLC, d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid, Crane & Partn, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
14338856	+ Thomas J Bass Atty, 150 Monument Rd, Bala Cynwyd, PA 19004-1725

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 14 2021 23:52:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 14 2021 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 14 2021 23:52:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14338850	Email/Text: MortgageBKSupport@citizensbank.com	Sep 14 2021 23:52:00	CCO Mortgage Corp., Attn: Bankruptcy, 10561 Telegraph Rd, Glen Allen, VA 23059
14390799	Email/Text: megan.harper@phila.gov	Sep 14 2021 23:52:00	Water Revenue Bureau, c/o Pamela Elchert Thurmond, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14434200	Email/Text: megan.harper@phila.gov	Sep 14 2021 23:52:00	CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1595
14338849	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 14 2021 23:55:35	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14347087	Email/PDF: AIS.cocard.ebn@americaninfosource.com		

District/off: 0313-2

User: admin

Page 2 of 3

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		Sep 14 2021 23:55:41	Capital One Bank (USA), N.A., PO BOX 71083, Charlotte NC 28272-1083
14346204	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Sep 15 2021 00:11:08	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14338853	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 14 2021 23:52:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14338855	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Sep 14 2021 23:55:30	Regional Acceptance Co, Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, NC 27858-4105
14347945	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Sep 14 2021 23:55:30	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14338857	Email/Text: bankruptcytn@wakeassoc.com	Sep 14 2021 23:52:00	Wakefield & Associates, Attn: bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909
14341952	Email/Text: bankruptcytn@wakeassoc.com	Sep 14 2021 23:52:00	CEP AMERICA LLC, WAKEFIELD AND ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14372147	##	Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2021 at the address(es) listed below:

Name	Email Address
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohrlab@raslg.com
DAVID M. OFFEN	on behalf of Debtor Andrew B Gardner dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Joint Debtor Kelly A. Gardner dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
HAROLD N. KAPLAN	on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com
JOSHUA I. GOLDMAN	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing Josh.Goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com

District/off: 0313-2

User: admin

Page 3 of 3

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KEVIN G. MCDONALD

on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com

MARY F. KENNEDY

on behalf of Creditor Citizens Bank N.A. s/b/m Citizens Bank of Pennsylvania mary@javidianlaw.com,
coleen@javidianlaw.com

REBECCA ANN SOLARZ

on behalf of Creditor New Residential Mortgage LLC bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:
ANDREW B GARDNER
KELLY A GARDNER

Chapter 13

Debtor

Bankruptcy No. 19-13704-AMC

ORDER

AND NOW, upon consideration of the Motion to Dismiss Case filed by William C. Miller, Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

Date: September 14, 2021



Honorable Ashely M. Chan
Bankruptcy Judge

William C. Miller, Trustee
P.O. Box 40837
Philadelphia, PA 19107

Debtor's Attorney:
DAVID OFFEN ESQUIRE
601 WALNUT ST., SUITE 160 WEST

PHILADELPHIA, PA 19106-

Debtor:
ANDREW B GARDNER
KELLY A GARDNER
3540 CONRAD STREET

PHILADELPHIA, PA 19129-